

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Gregory P. Rubis
Catherine M. Rubis
Debtor(s)

Bankruptcy Case No.: 18-21691-CMB
Issued Per July 30, 2018 Proceeding
Chapter: 13
Docket No.: 41 - 20
Concil. Conf.: November 15, 2018 at 02:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 15, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Nov. 15, 2018 at 02:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: I.R.S. at Claim No. 1-2 .
- H. Additional Terms: The secured claims of U.S. Department of Education at Claim No. 2 and Claim No. 3, Ally Financial at Claim No. 4-2 and Preferred Financing, Inc. at Claim No. 9 shall govern as to claim amount, to be paid at the modified plan terms.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm
Judge
United States Bankruptcy Court

Dated: August 3, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Gregory P. Rubis
 Catherine M. Rubis
 Debtors

Case No. 18-21691-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Aug 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2018.

db/jdb +Gregory P. Rubis, Catherine M. Rubis, 134 Strawn Road, Perryopolis, PA 15473-5438
 14822920 +Direct TV, by American InfoSource LP as Agent, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
 14822924 Emergency Physicians of Pittsburgh, LTD, PO Box 13566, Philadelphia, PA 19101-3566
 14822925 Family Practice Medical Assoc. South, 1200 Brooks Lane-Suite 290, Clairton, PA 15025-3765
 14822927 Grandis, Rubin, Shanahan & Assoc., 575 Coal Valley Road-Suite 570, Pittsburgh, PA 15205
 14822929 Jefferson Hills Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054
 14822930 Jefferson Hills Surgical Association, 1200 Brooks Lance Road, Clairton, PA 15025
 14822932 KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
 14868111 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
 14822933 M&T Bank, PO Box 15808, Buffalo, NY 14240
 14822936 +One Stop Auto Group, 600 Pittsburgh Road, Uniontown, PA 15401-2214
 14822941 +PNC Bank NA, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
 14822942 +PNC Bank NA, PO Box 94982, Cleveland, OH 44101-4982
 14822940 +PNC Bank NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14822938 +Pennsylvania Turnpike Commission, 8000C Derry Street, Violation Processing Center, Harrisburg, PA 17111-5287
 14822939 +Pittsburgh Parking Court, 240 Fourth Avenue, Pittsburgh, PA 15222-1708
 14877125 +Preferred Financing Inc., 600 Pittsburgh Rd., Uniontown, PA 15401-2214
 14857586 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973
 14822944 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14822919 E-mail/Text: g20956@att.com Aug 04 2018 02:03:28 AT&T Mobility, PO Box 10330, Fort Wayne, IN 46851-0330
 14822918 E-mail/Text: ally@ebn.phinsolutions.com Aug 04 2018 02:02:21 Ally Financial, P O Box 130424, Roseville, MN 55113-0004
 14822922 E-mail/Text: mrdiscen@discover.com Aug 04 2018 02:02:22 Discover, PO Box3025, New Albany, OH 43054-3025
 14822923 E-mail/Text: mrdiscen@discover.com Aug 04 2018 02:02:22 Discover, PO Box30421, Salt Lake City, UT 84130-0421
 14822928 E-mail/Text: cio.bnmail@irs.gov Aug 04 2018 02:02:28 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 14822935 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 04 2018 02:03:04 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 14822934 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 04 2018 02:03:04 Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 14822937 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2018 02:02:52 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 14824526 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 04 2018 02:44:53 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14822946 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 04 2018 02:27:35 Verizon, by American InfoSource LP as Agent, PO Box 248838, Oklahoma City, OK 73124-8838
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NA.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14822921* +Direct TV, by American InfoSource LP as Agent, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
 14822926* Family Practice Medical Assoc. South, 1200 Brooks Lane-Suite 290, Clairton, PA 15025-3765
 14822931* Jefferson Hills Surgical Association, 1200 Brooks Lance Road, Clairton, PA 15025
 14822943* +PNC Bank NA*, PO Box 94982, Cleveland, OH 44101-4982
 14822945* US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
 TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 29

Date Rcvd: Aug 03, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2018 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Gregory P. Rubis chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Christopher M. Frye on behalf of Joint Debtor Catherine M. Rubis
chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
James Warmbrodt on behalf of Creditor PNC BANK, NA. bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmecc@chapter13trusteedpa.com

TOTAL: 5